



THE
U.S. Department of
EDUCATION

Session 32

Direct Loan Servicing Web Site

A New Look with Added Features



THE
U.S. Department of
EDUCATION



Presenters

Dan Hayward

FSA, Students Channel

Cindy Battle

FSA, Students Channel



Agenda

- **What's New in Servicing**
- **Borrower Site – A New Look with Added Features**
 - A New Look
 - eServicing Functionality
 - Entrance Counseling
- **School Site**
 - Entrance Counseling Reporting
- **On the Horizon / What's Coming**



What's New in Servicing?



What's New in Servicing As of September 30, 2002

Loans Booked	Fiscal Year to Date	Program to Date
Direct Sub/Unsub	2,908,800	20,974,042
Direct Consolidation	557,847	2,283,386

Active Borrowers	Fiscal Year to Date
In School/Grace	1,902,597
Repayment	2,734,580
Delinquent	256,765
Deferment/Forbearance	948,981
Other	22,944
Total	5,865,867

U.S. Department of
EDUCATION

Borrower Site

“A New Look with Added Features”





School Site



Welcome to Direct Loan Servicing's Online School Site

This Web site provides you with resources and reports designed to help you effectively manage your Direct Loan Program and with the ability to lookup borrower account information.

For convenience and easy access, you will be logging into the Direct Loan Origination Web Site, using your Login ID and password through a simple 3-step process:

Step 1

First, you must [log in](#) with your Direct Loan Origination Login ID and password.

Step 2

Once you have logged into the Loan Origination system, select the "Direct Loan Servicing School Access" option from the "Loan Origination Online Main Menu."

Step 3

After entering the Direct Loan Servicing's Online School Site, select which options you wish to use from the menu at the top of the page.



Borrower Site



| SFA Sci

C

THE U.S. Department of
EDUCATION



New Look for Borrower Site

www.dl.ed.gov

FSA
FEDERAL
STUDENT AID

We Help Put America Through School

[Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

[HOME](#) | [YOUR ACCOUNT](#) | [QUESTION CENTER](#) | [FORMS](#)

Logout from Account

Log Out

Of Your Account

Request A PIN

Your PIN serves as your identifier allowing you to access your personal information in various U.S. Department of Education systems.

[Request Now](#)

Tour This Site

Tour This Site

Learn how to easily manage your Direct Loan online

Welcome To:

Direct Loan Servicing

ONLINE

Entrance & Exit Counseling

Get the information you need as a Direct Loan borrower.

[GO](#)

Federal Student Aid News

[\\$23.8 Million for Public School Choice Programs](#) (10/4)

[See all news >](#)

Lower Your Interest Rate!

%

Enroll in EDA

Electronic Correspondence

Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.

[Learn More](#)

Your Account ...

Make online payments, view your account balances and payment history, change your billing options, enroll in electronic services and more...

Enroll in Electronic Services ...

You can choose to receive your Direct Loan bills and correspondence electronically, eliminating paper mail. Electronic services are faster, free, and more convenient.

Make an Online Payment ...

Paying your Direct Loan online from this site is free, convenient, and saves you time and money. You can even schedule your payments up to six months into the future.

DIRECT LOANS
William D. Ford Federal Direct Loan Program

US Department of Education - www.ed.gov
FSA Student Portal - www.studentaid.ed.gov
Contact FSA Toll Free - 1-800-4FED-AID

Copyright © 2002 US Department of Education. All rights reserved.

[Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

U.S. Department of
EDUCATION



Tour the Site



THE U.S. Department of
EDUCATION



Your Account

FSA Direct Loan Servicing

STUDENT AID | HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

[Español](#) | [Contact us](#) | [Privacy](#) | [Site map](#) | [Logout](#)

Search

View Account Information

- Account Summary
- Payment History
- Payoff Amount
- 1098-E Tax Information
- Electronic Promissory Notes

Manage Your Account

- Update Your Information
- Electronic Correspondence
- Deferral Request
- Forbearance Request
- Change Repayment Plan
- Change Payment Due Date

Payments & Billing Methods

- Make Online Payment
- Electronic Debit Account (EDA)
- Electronic Billing

Tools & Planning

- Exit Counseling
- Repayment Estimator
- Budget Calculator
- Interest Capitalization Estimator

Account Summary

Welcome **Joseph College**! Our records indicate that you are currently in a repayment status. Your last payment in the amount of \$62.57 was received on 09/09/2002. Your next payment is due on 09/21/2002 in the amount of \$62.57.

Personal Information

Name: JOSEPH COLLEGE
SSN: 123-45-6789
Date of Birth: Jan 01, 1955
Address: 123 MAIN STREET
STUDENTVILLE, MA 12345
Home Phone: (111)-222-3333
Work Phone: -
Email: [Update your email address](#)

Important Messages

New Electronic Services
You can now view your Direct Loan bill online, receive most of your Direct Loan correspondence via email, and make online payments towards your Direct Loan(s) from our Web site. To learn more, select any one of these options from the navigation menu on the left.

Bad Address on system
We have a bad address for you on our system.

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.

Electronic Billing
Receive your Direct Loan bill online with Electronic Billing.

Consolidation Alternative
One loan One bill

Your Direct Loans

Account Number	Status	Repayment Plan	Principal Balance	Fixed Payment	Current Due	Past Due	Total Due	Due Date
123456789-1 Loan Detail	In Repayment, current	Graduated	\$1,128.31	\$66.11	\$25.11	\$0.00	\$25.11	09/21/2002
123456789-2 Loan Detail	In Repayment, current	Graduated	\$3,106.27	\$87.46	\$87.46	\$0.00	\$87.46	09/21/2002
Totals	N/A	N/A	\$4,423.68	\$62.57	\$62.57	\$0.00	\$62.57	N/A

[View the definitions for the terms displayed in this table](#)
[Click here to view your Non-Direct Loans](#)

Your Last Loan Payment

Account Summary

- Check **important messages**
- Verify **personal information**.
- View **account balance(s)**.
- Check recent **payment information**



Your Account

- View Account Information**
- [Account Summary](#)
 - [Payment History](#)
 - [Payoff Amount](#)
 - [1098-E Tax Information](#)
 - [Electronic Promissory Note](#)

Direct Loan Servicing [Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

Summary of Payments Received for Account 123456789

1-10 of 121

Payment Received	Payment Type	Payment Amount	Applied to Principal	Applied to Interest	Applied to Fees & Charges
09/09/2002	Mail	\$37.46	\$21.79	\$15.67	\$0.00
	Mail	\$25.11	\$19.68	\$5.43	\$0.00
08/07/2002	Mail	\$37.46	\$24.55	\$12.91	\$0.00
	Mail	\$25.11	\$20.60	\$4.51	\$0.00
07/11/2002	Mail	\$37.46	\$19.97	\$17.49	\$0.00
	Mail	\$25.11	\$18.93	\$6.18	\$0.00
06/10/2002	Mail	\$37.46	\$18.03	\$19.43	\$0.00
	Mail	\$25.11	\$18.18	\$6.93	\$0.00
05/09/2002	Mail	\$37.46	\$18.55	\$18.91	\$0.00
	Mail	\$25.11	\$18.29	\$6.82	\$0.00

Next >

Note: The payment amount displayed in the 'Applied to Interest' column should not be used for tax reporting purposes. To obtain the interest amount you may be able to deduct, please view [IRS Form 1098-E](#).

Helpful Hints:

- Payments made online from this Web site that are in the process of being debited will be shown in your Payment History on this page in one to four business days.

View Account Information

Select account option from the left navigation bar...

- Account summary
- Payment history
- Payoff amount
- Get 1098-E tax information
- Retrieve copies of electronic promissory notes



Your Account

Manage Your Account

- [Update Your Information](#)
- [Electronic Correspondence](#)
- [Deferment Request](#)
- [Forbearance Request](#)
- [Change Repayment Plan](#)
- [Change Payment Due Date](#)



Direct Loan Servicing

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

Deferment Requirements

In School at Least Half Time Deferment

[Interactive Form-Download](#)
[Download Blank Form](#)

[Back to Deferment List](#)

Eligibility Requirements

Maximum Time Limit: None

Requirements: You must be enrolled at an eligible school as at least a half-time student.

Certifications/Documents Required

- Complete, sign and date your form
- Include with your application the information described below:
 - Certification Needed: Must be certified by an authorized school official (have the authorized official complete the "Student Deferment Only" section of the deferment form).

[Download Blank Form](#)

[Back to Deferment List](#)

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.
[Learn More](#)

Interest Capitalization Estimator
Our online Interest Capitalization Estimator can provide you an estimate of how much interest will capitalize (be added to your loan balance) on your loan(s) as a result of deferment or forbearance expiration or at the end of your grace period.
[Learn More](#)

Tour This Site
Learn how to easily manage your Direct Loan online.

Manage Your Account

Select account option from the left navigation bar...

- Update personal information
- Enroll in electronic correspondence
- Apply for deferment or forbearance
- Change your repayment plan or payment due date

Your Account

Payments and Billing Methods

- Make online payment
- Enroll to have payment automatically withdrawn from checking or savings account with EDA
- Enroll to receive and view bills online

The screenshot shows the FSA Direct Loan Servicing website. The top navigation bar includes links for Contact us, Privacy, Site map, and Logout. The main menu has tabs for HOME, YOUR ACCOUNT, QUESTION CENTER, and FORMS. A search bar is located on the right. The left sidebar contains several sections: View Account Information (with links to Account Summary, Payment History, Payoff Amount, 1098-E Tax Information, and Electronic Promissory Notes), Manage Your Account (with links to Update Your Information, Electronic Correspondence, Deferment Request, Forbearance Request, Change Repayment Plan, and Change Payment Due Date), Payments & Billing Methods (with links to Make Online Payment, Electronic Debit Account (EDA), and Electronic Billing), and Tools & Planning (with links to Exit Counseling, Repayment Estimator, Budget Calculator, and Interest Capitalization Estimator). A purple arrow points from the 'Electronic Debit Account (EDA)' link in the sidebar to the 'Electronic Debit Account' section in the main content area. The 'Electronic Debit Account' section explains that users can enroll in EDA to have their monthly Direct Loan payments deducted from their checking or savings account. It includes a 'More Info...' link and a sample check from Direct Bank. The check is for \$1234.56 and has the account number 23456789. A red box highlights the account number on the check, with a label 'Checking Account Number' pointing to it. On the right side of the website, there are three promotional boxes: 'Make Your Payments Online' (with a 'Learn More' link), 'Electronic Correspondence' (with a 'Learn More' link), and 'Consolidation Alternative One loan One bill' (with a 'Learn More' link).

View Account Information

- [Account Summary](#)
- [Payment History](#)
- [Payoff Amount](#)
- [1098-E Tax Information](#)
- [Electronic Promissory Notes](#)

Manage Your Account

- [Update Your Information](#)
- [Electronic Correspondence](#)
- [Deferment Request](#)
- [Forbearance Request](#)
- [Change Repayment Plan](#)
- [Change Payment Due Date](#)

Payments & Billing Methods

- [Make Online Payment](#)
- [Electronic Debit Account \(EDA\)](#)
- [Electronic Billing](#)

Tools & Planning

- [Exit Counseling](#)
- [Repayment Estimator](#)
- [Budget Calculator](#)
- [Interest Capitalization Estimator](#)

Electronic Debit Account

Our Direct Loan Servicing records indicate that you are not currently enrolled in EDA, but are eligible to enroll and receive a quarter point (.25%) interest rate discount while you are making payments. EDA allows you the option of having your monthly Direct Loan payment deducted from either your checking or savings account.

[More Info...](#)

To enroll in EDA for payment of your Direct Loans, please answer the following questions accurately. Refer to your personal check for the information needed to complete the questions below. The sample check on this page can be used to help locate the required numbers on your check. Once you have submitted your request, be sure to continue to make your regular monthly payment(s) until you are notified by mail that your application has been approved.

If you prefer to have your monthly payments deducted from your savings account, [click here](#)

Make Your Payments Online

Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

Electronic Correspondence

Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service. [Learn More](#)

Consolidation Alternative

One loan One bill

[Learn More](#)

John Q. Public
Mockingbird Lane
Owne, FL 12345
999-9999

Direct Bank

No. 1234

Date _____

\$ _____

_____ Dollars

23456789 123456789 1234

Checking Account Number

Your Account

The screenshot shows the FSA Direct Loan Servicing website. The top navigation bar includes links for [Español](#), [Contact us](#), [Privacy](#), [Site map](#), and [Logout](#). The main menu has tabs for [HOME](#), [YOUR ACCOUNT](#), [QUESTION CENTER](#), and [FORMS](#). A search bar is located on the right. The left sidebar contains several categories of links: **View Account Information** (Account Summary, Payment History, Payoff Amount, 1098-E Tax Information, Electronic Promissory Notes), **Manage Your Account** (Update Your Information, Electronic Correspondence, Deferment Request, Forbearance Request, Change Repayment Plan, Change Payment Due Date), **Payments & Billing Methods** (Make Online Payment, Electronic Debit Account (EDA), Electronic Billing), and **Tools & Planning** (Exit Counseling, Repayment Estimator, Budget Calculator, Interest Capitalization Estimator). A purple arrow points from the 'Tools & Planning' header to the 'Exit Counseling' link. The main content area is titled 'Exit Counseling' and features a banner for the 'U.S. Department of Education's Exit Counseling Session' with an image of students. Below the banner, text explains that schools participating in the Direct Loan Program must provide Exit Counseling to borrowers. It states: 'This is a 15-20 minute online Exit Counseling Session that your school is requiring you to pass. This session will educate you about your Direct Loan.' It also mentions a quiz at the end and that schools can choose to have students take the session online or in person. A section titled 'Who should take it?' states that anyone with a Direct Loan who is about to graduate or leave school should take Exit Counseling. At the bottom, there are two links: 'Yes, I am required to take this session, proceed to Exit Counseling.' and 'No, I am NOT required to take this session. Please return me to the Main Menu.'

Tools & Planning

- Exit Counseling
- Repayment Estimator
- Budget Calculator
- Interest Capitalization Estimator

Exit Counseling

Welcome to the U.S. Department of Education's **Exit Counseling Session**

A school participating in the Direct Loan Program is required to provide Exit Counseling to borrowers of Direct Subsidized loans and Direct Unsubsidized loans shortly before they graduate, withdraw, or otherwise cease to attend school at least half time.

This is a 15-20 minute online Exit Counseling Session that your school is requiring you to pass. This session will educate you about your Direct Loan.

There is a quiz at the end of this session. Your school can choose to have you take this online session or they may choose to administer Exit Counseling in person, at your school.

Who should take it?

Anyone with a Direct Loan who is about to graduate or leave school should take Exit Counseling. Your school will notify you if you should take this online session or if they prefer to administer Exit Counseling in person.

[Yes, I am required to take this session, proceed to Exit Counseling.](#)

[No, I am NOT required to take this session. Please return me to the Main Menu.](#)

Tools and Planning Exit Counseling

It is important that your students understand their rights and responsibilities...

→ Complete the Exit Counseling session online.



Your Account



Direct Loan Servicing

[Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

Search

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

View Account Information

[Account Summary](#)
[Payment History](#)
[Payoff Amount](#)
[1098-E Tax Information](#)
[Electronic Promissory Notes](#)

Manage Your Account

[Update Your Information](#)
[Electronic Correspondence](#)
[Deferment Request](#)
[Forbearance Request](#)
[Change Repayment Plan](#)
[Change Payment Due Date](#)

Payments & Billing Methods

[Make Online Payment](#)
[Electronic Debit Account \(EDA\)](#)
[Electronic Billing](#)

Tools & Planning

[Exit Counseling](#)
[Repayment Estimator](#)
[Budget Calculator](#)
[Interest Capitalization Estimator](#)

Interest Capitalization Estimator Results

[Click here for help](#)

Please be aware these results are estimates only

The actual interest capitalization that may occur on your loan may be different if any changes occur on your loan balance between now and the time the interest would capitalize. Changes in your loan balance can occur for many reasons including: variable interest rate changes, loan status changes, and balance adjustments due to disbursements, refunds, capitalization adjustments, or payments.

Current amount of interest that has already capitalized on your loan(s): **\$1,249.07**

Estimate of how much interest will accrue and capitalize based on the values you selected: **\$300.56**

If you would like to pay accrued interest before it capitalizes, [Click here to learn more.](#)

Estimate of the total amount of capitalized interest that will be on your loan(s) as of the capitalization date 5/22/2003: **\$1,549.63**

Current fixed payment amount: **\$119.09**

Estimated new fixed payment amount: **\$121.77/month**

Change: **\$2.68/month increase**

Estimated new outstanding loan balance: **\$8,514.50**

Estimated total change in the amount you will repay over the life of loan: **\$326.16 increase**

Lower Your Interest Rate!
↓
%
Enroll in EDA

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.
[Learn More](#)

Consolidation Alternative
One loan One bill
[Learn More](#)

Tools and Planning Interest Capitalization Estimator

Utilize any one of the online calculators to aid in your students manage their student loan debt

Tools & Planning

[Exit Counseling](#)
[Repayment Estimator](#)
[Budget Calculator](#)
■ [Interest Capitalization Estimator](#)

U.S. Department of
EDUCATION



Electronic Services

Lower Your Interest Rate!
Enroll in EDA

Bill Details

JOSEPH COLLEGE

- Payment Due Notice -

Your Direct Loan payment is now due. Please pay the Total Amount Due by clicking the "Make Online Payment" button below. Thank you.

Summary:

Current Month Due Amount:	\$95.32	Current Payment Due Date:	03/21/2002
Past Due Amount:	\$0.00	Minimum Payment Due:	\$95.32
Total Amount Due:	\$95.32	To Keep Your Account Current, Make Your Payment by The Payment Due Date.	

[Make Online Payment](#) [Mailing Information](#)

If you think you may be unable to make a scheduled payment, please [contact us](#) at the Direct Loan Servicing Center immediately to discuss alternative arrangements.

Account Summary:

Account Number	Current Balance	Current Due	Past Due	Late Charges and Fees	Total Due
123-45-6789-1	\$6,237.25	\$95.32	\$0.00	\$0.00	\$95.32
TOTALS:	\$6,237.25	\$95.32	\$0.00	\$0.00	\$95.32

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

Your payments are due on the 21st of each month. Payments received after this date may incur late charges. Your last payment in the amount of \$100.00 was received on 02/12/2002. The total amount of payments received in the last billing period, ending 02/24/2002, is summarized below. If you are interested in paying off your Direct Loan(s), [click here](#) for an estimated payoff amount.

Free, Fast, Convenient and Secure

Account management online with our **Electronic Services...**

- Receive bills and important correspondence electronically
- Make payments online

THE U.S. Department of **EDUCATION**



Electronic Services

FSA **Direct Loan Servicing** [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

FEDERAL STUDENT AID [HOME](#) | [YOUR ACCOUNT](#) | [QUESTION CENTER](#) | [FORMS](#)

View Account Information
[Account Summary](#)
[Payment History](#)
[Payoff Amount](#)
[1098-E Tax Information](#)
[Electronic Promissory Notes](#)

Manage Your Account
[Update your Address](#)
[Electronic Correspondence](#)
[Deferment Request](#)
[Forbearance Request](#)
[Change Repayment Plan](#)
[Change Payment Due Date](#)

Payments & Billing Methods
• [Make Online Payment](#)
[Electronic Debit Account \(EDA\)](#)
[Electronic Billing](#)

Tools & Planning
[Exit Counseling](#)
[Repayment Estimator](#)
[Budget Calculator](#)
[Interest Capitalization Estimator](#)

Make Online Payment

[My Banking Profile](#) [View/Modify Scheduled Payments](#) [View Online Payment Activity](#) [Make Payment](#)

Lower Your Interest Rate!
↓
% EDA
Enroll in EDA ▶

Summary for Account 123-45-6789 as of 10/31/2002

Current Principal Balance:	\$5,756.35
Past Amount Due:	\$0.00
Current Amount Due:	\$0.00
<hr/>	
Total Amount Due:	\$0.00
Due Date:	11/21/2002

Make Payment: Enter the amount and the date for the payment that you wish to schedule.

From Bank Account: 3

Please deduct this amount:

From my bank on this day: Popup Calendar
(Please specify a day that is at least 1 business day before the due date)

Online Payments

- Make a payment anytime.
- Schedule payments up to six months in advance.



Entrance Counseling Coming in December

The screenshot shows the FSA Direct Loan Servicing website. At the top, there's a navigation bar with links for Español, Contact us, Privacy, Site map, and Logout. Below this is a search bar. The main content area features a large banner for the "Online Entrance Counseling Session" with a photo of three students. To the left of the banner is a sidebar with various links categorized under "View Account Information", "Manage Your Account", "Payments & Billing Methods", and "Tools & Planning". Below the banner, there's a section with text about the importance of entrance counseling and links to begin the tutorial and review previous results. The footer contains contact information for the US Department of Education and FSA Student Portal, along with a copyright notice for 2002.

Electronic Access Conference 2002

FSA Direct Loan Servicing

Welcome to the U.S. Department of Education's Online Entrance Counseling Session

Entrance Counseling

Welcome to the U.S. Department of Education's Online Entrance Counseling Session

Check with your school to make sure this session will satisfy your school's requirements for Entrance Counseling.

Continuing your education is a major investment for your future. If you decide to make loans a part of this investment, managing the debt you incur is a major responsibility. To ensure that you understand this responsibility and the obligation you are assuming, the federal government requires you to participate in loan counseling prior to receiving a Federal Direct Loan, if you have not previously received a Direct Loan, Federal Family Education Loan, or SLS loan.

[Click here to begin the Entrance Counseling tutorial and quiz.](#)

[Click here to review the results from your previous Entrance Counseling quiz or add additional schools that should receive your Entrance Counseling results.](#)

US Department of Education - www.ed.gov
FSA Student Portal - www.studentaid.ed.gov
Contact FSA Toll Free - 1-800-4FED-AID

Copyright © 2002 US Department of Education. All rights reserved.
[Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

Online Entrance Counseling

- Direct Loan students will now take their online Entrance Counseling on the Direct Loan Web site for borrowers.
- Borrowers will **not** need a PIN to take Entrance Counseling, but will continue to use the PIN for Exit Counseling.



Entrance Counseling Reports School Site

FSA Welcome To:
DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

FEDERAL STUDENT AID
We Help Put America Through School

[Versión en español](#)

Direct Loan Servicing News

Welcome to Direct Loan Servicing's Online School Site

This Web site provides you with resources and reports designed to help you effectively manage your Direct Loan Program and with the ability to view your borrower account information.

For convenience and easy access, you will be logging into the Direct Loan Origination Web Site, using your Login ID and password through a simple 3-step process:

Schools will be able to receive reports of students who have taken Online Entrance Counseling in three ways:

1. Online at the DL Servicing School site
2. Via the SAIG
3. Summary report available via email

FSA FEDERAL STUDENT AID

Entrance Counseling Reports

Entrance Counseling By Date
The Entrance Counseling by Date report enables Financial Aid Officers / other authorized school staff to search within a given date range and view a listing of students that have completed Online Entrance Counseling while attending their institution.

Entrance Counseling By SSN
The Entrance Counseling by SSN report enables Financial Aid Officers or other authorized school staff to search by SSN and determine whether a given borrower has completed Online Entrance Counseling.

If you have a question regarding the information presented on this page, please [Email Us](#).

Copyright © 2001 US Department of Education. All rights reserved.

THE U.S. Department of
EDUCATION



What's Coming?

Dan Hayward



Coming Soon

■ School

- Exit Counseling
 - Packaging of Separation Materials
- More effective way of communicating with schools when changes occur (fast FAX)
- Login using COD interface – estimated September 2003 (until then you will continue to use your LO login)

■ Borrower

- Exit Counseling – high balance information page
- Late fees
- Letter Re-engineering
- New combined bill / annual statement and new DL logo



Coming Soon Letter Re-engineering



**DIRECT
LOANS**
William D. Ford Federal
Direct Loan Program

Billing Statement

JOHN J. DOE
APT. 001
123 SOMEWHERE RD.
ANYTOWN, VA 22222

Account Number **123-45-6789**

Questions? 1-800-848-0979

Current Billing Statement -- Payment Due 05/14/2002

Current Repayment Plan	Monthly Payment Amount	Amount Past Due	Late Charges Due	Total Payment Due
				Please Pay This Amount by 5/14/2002

Thought You Should Know...

If you pay by Electronic Debiting (EDA), we will discount your Direct Loan interest rate(s) by 0.25%. Visit us at www.dl.ed.gov for more information.

Make Payments Electronically

Make payments on your loan(s) without having to write or mail a check. You can use this service anytime. Visit us at www.dl.ed.gov to make a payment now!

If you think you may be unable to make a scheduled payment, please contact the Direct Loan Servicing Center immediately at the number above to discuss alternative arrangements.

Activity From 03/14/2002 To 04/14/2002

	Date	Principal Balance	Interest Balance	Late Charges
Opening Balance	08/08/2002	\$999,999.99	\$999,999.99	\$999,999.99
Net Disbursement Activity				
Net Misc. Adjustments				
Capitalized Interest				
Rebate Activity				
Interest/Late Charges Accrued Through				
Payment Applied...\$[total_rcvd]...				
Payment Applied...\$[total_rcvd]...				
Payment Applied...\$[total_rcvd]...				
Payment Applied [Through]...\$[total_rcvd]...				
Ending Balance				

Current Balance As of 04/14/2002 = \$999,999.99

U.S. Department of
EDUCATION



Coming Soon Letter Re-engineering

Questions? If you have any questions, please [contact us](#).

Billing Statement

JOHN J. DOE

Current Billing Statement – Payment Due 05/14/2002

Current Repayment Plan	Monthly Payment Amount	Amount Past Due	Late Charges Due	Total Payment Due
				Please Pay This Amount by 5/14/2002

[Make Online Payment](#)

[Mailing Information](#)

Activity From 03/14/2002 To 04/14/2002

Thought You Should Know . . .

If you pay by Electronic Debiting (EDA), we will **discount your Direct Loan interest rate(s) by 0.25%**. [Click here for more information on EDA.](#)

Make Payments Electronically

Make payments on your loan(s) without having to write or mail a check. You can use this service anytime. [Click here to make a payment now!](#)

If you think you may be unable to make a scheduled payment, please [click here to contact the Direct Loan Servicing Center](#) immediately to discuss alternative arrangements.

	Date	Principal Balance	Interest Balance	Late Charges
Opening Balance.....	08/08/2002	\$999,999.99	\$999,999.99	\$999,999.99
Net Disbursement Activity.....				
Net Misc. Adjustments.....				
Capitalized Interest.....				
Rebate Activity.....				
Interest/Late Charges Accrued Through.....				
Payment Applied...\$[total_rowd]...				
Payment Applied...\$[total_rowd]...				
Payment Applied...\$[total_rowd]...				
Payment Applied [Through].....\$[total_rowd]...				
Ending Balance.....				

Current Balance – As of 04/14/2002 = \$999,999.99

Your payments are due on the [xx] of each month.

U.S. Department of
EDUCATION



Questions or Comments?

We appreciate your feedback and comments. We can be reached at:

- Dan Hayward

Phone: 202-377-3207

Email: Dan.Hayward@ed.gov

- Cindy Battle

Phone: 202-377-3261

Email: Cynthia.Battle@ed.gov